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Mar 4, 2014, 5:25pm EST | UPDATED: Mar 4, 2014, 6:11pm EST

Nice timing: Community bankers strategize at Hawaii conference



Mark Holan
Staff Reporter-
Washington Business Journal
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Those lucky community bankers.

As the rest of us cope with a snowy start to March, some 3,000 members of the Independent Community Bankers of America are holding their national convention in Honolulu, where it was partly cloudy Tuesday with a high near 80 and a mild sea breeze.

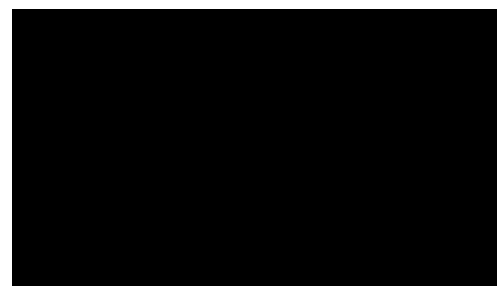


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Joanne S. Lawton

B. Doyle Mitchell, Jr. President & CEO Industrial Bank Washington, Dc

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"The weather here is absolutely not terrible," Doyle Mitchell Jr., president and CEO of Industrial Bank, said in a telephone interview 4,800 miles from his regular D.C. office. "We just came off a good [bank examination], so I feel like I deserve it."

Mitchell is in his final year as chairman of the National Bankers Association, the minority and women-owned bank group. He said part of his mission is to "cross-pollinate" the two industry associations, especially as smaller institutions deal with understanding and meeting the requirements of the Dodd-Frank Act of 2010.

"There are more regulations than you can shake a stick at," Mitchell said. "So many things not clearly understood by bankers and even the regulators. People want to understand and comply with the regulatory time frame."

Among the thorniest issues are the Basel III capital standards and home mortgage disclosure rules.

ICBA is pushing for tiered regulator relief to reduce compliance costs at community banks. Other items on the associations's legislative agenda include:

- expanding exemptions for well-underwritten mortgages
- ensuring housing-finance regulations don't disrupt the housing recovery
- making it easier to for community banks to raise capital
- urging Congress to repeal the tax exemption for credit unions
- ending advantages aimed at "too-big-to-fail" megabanks

Mitchell said he was in one breakout session with 20 community banks that were each more than 100 years old.

"Even though most don't like current regulations, they have a strong history of compliance," he said. "There is a strong history of community banks making changes and moving on. Industrial Bank is 80 years old and I am confident we will move forward and continue to be profitable."

Industrial Bank had \$363.3 million in assets and \$297.1 million in deposits at the end of December, according to FDIC data.

Mark Holan covers the economy and money — banking, finance, private equity, corporate accountability and professional services.

Industries:Banking & Financial Services



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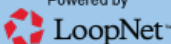
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